

No. 15: Deployment of Gross Bank Credit by Major Sectors

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 18, 2016	2015	2016		Financial year so far	Y-o-Y
		Aug. 21	Jul. 22	Aug. 19	2016-17	2016
	1	2	3	4	5	6
1 Gross Bank Credit	66,500	61,600	66,321	66,287	-0.3	7.6
1.1 Food Credit	1,031	1,050	794	771	-25.2	-26.5
1.2 Non-food Credit	65,469	60,550	65,527	65,515	0.1	8.2
1.2.1 Agriculture & Allied Activities	8,829	8,078	9,123	9,177	3.9	13.6
1.2.2 Industry	27,307	26,238	26,365	26,181	-4.1	-0.2
1.2.2.1 Micro & Small	3,715	3,679	3,597	3,543	-4.6	-3.7
1.2.2.2 Medium	1,148	1,142	1,089	1,079	-6.1	-5.5
1.2.2.3 Large	22,444	21,417	21,679	21,559	-3.9	0.7
1.2.3 Services	15,411	13,906	15,559	15,594	1.2	12.1
1.2.3.1 Transport Operators	997	949	1,061	1,055	5.7	11.1
1.2.3.2 Computer Software	191	191	183	183	-4.2	-4.2
1.2.3.3 Tourism, Hotels & Restaurants	371	372	384	385	3.8	3.5
1.2.3.4 Shipping	104	103	101	100	-4.0	-2.4
1.2.3.5 Professional Services	1,046	887	1,145	1,128	7.8	27.2
1.2.3.6 Trade	3,811	3,658	3,894	3,912	2.7	6.9
1.2.3.6.1 Wholesale Trade	1,686	1,755	1,746	1,761	4.4	0.4
1.2.3.6.2 Retail Trade	2,125	1,904	2,148	2,151	1.2	13.0
1.2.3.7 Commercial Real Estate	1,776	1,655	1,815	1,817	2.3	9.8
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,527	2,949	3,424	3,395	-3.7	15.2
1.2.3.9 Other Services	3,587	3,143	3,551	3,619	0.9	15.1
1.2.4 Personal Loans	13,922	12,329	14,480	14,563	4.6	18.1
1.2.4.1 Consumer Durables	178	160	188	191	7.4	19.2
1.2.4.2 Housing	7,468	6,745	7,816	7,869	5.4	16.7
1.2.4.3 Advances against Fixed Deposits	667	587	612	595	-10.8	1.3
1.2.4.4 Advances to Individuals against share & bonds	64	57	58	57	-11.0	0.0
1.2.4.5 Credit Card Outstanding	377	340	429	431	14.4	26.8
1.2.4.6 Education	682	661	691	701	2.7	6.0
1.2.4.7 Vehicle Loans	1,529	1,314	1,575	1,589	3.9	21.0
1.2.4.8 Other Personal Loans	2,958	2,465	3,112	3,131	5.9	27.0
1.2A Priority Sector	22,259	20,708	22,805	22,646	1.7	9.4
1.2A.1 Agriculture & Allied Activities	8,826	8,078	9,087	9,139	3.5	13.1
1.2A.2 Micro & Small Enterprises	8,476	7,918	8,502	8,392	-1.0	6.0
1.2A.2.1 Manufacturing	3,715	3,679	3,597	3,543	-4.6	-3.7
1.2A.2.2 Services	4,761	4,239	4,905	4,849	1.8	14.4
1.2A.3 Housing	3,423	3,309	3,512	3,516	2.7	6.2
1.2A.4 Micro-Credit	188	177	182	184	-2.4	3.8
1.2A.5 Education Loans	601	600	607	615	2.2	2.5
1.2A.6 State-Sponsored Orgs. for SC/ST	5	5	6	6	16.1	25.2
1.2A.7 Weaker Sections	4,774	4,390	4,939	4,994	4.6	13.8
1.2A.8 Export Credit	424	359	471	459	8.3	27.9